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September 11, 2000

ATTORNEY DOCKET NO. 5793.3013

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: New U.S. Patent Application
Title: SYSTEM AND METHOD FOR PROVIDING
A CREDIT CARD WITH MULTIPLE CREDIT LINES
Inventors: Robert Arthur Kottmeier, Jr. of Arlington, VA
and Scott Barton of Richmond, VA

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 63 pages, including 9 independent claims and 47 claims total.
2. Drawings - 7 sheets of formal drawings (Figures 1-6).

This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Assistant Commissioner for Patents

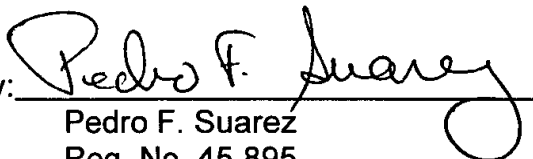
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No filing fee is being paid at this time. The Commissioner is hereby authorized to charge any filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
Pedro F. Suarez
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PFS/bad
Enclosures